

**UNITED STATES BANKRUPTCY COURT
Western District of Virginia (Harrisonburg)**

In re:

Debtor(s)

NORBERTO S. CRAMARO

Case No.: 10-50722

Loan Number (Last 4): 4269

Chapter: 13

NOTICE OF PAYMENT CHANGE

CORRECTED – SEE NOTE BELOW

Chase Home Finance, LLC., its successor or assign, hereby gives its Notice of Payment Change as follows:

Payment Change Reason:	Escrow
Effective Date of New Payment:	August 01, 2010
Current Monthly Payment:	
Principal and Interest	\$1,252.19
Tax and Other Amount	\$97.67
Mortgage Insurance	\$0.00
Optional Insurance Amount	\$0.00
Over/Shortage Amount	\$0.00
Hazard Insurance Amount	\$96.25
Total Payment Amount	\$1,446.11
New Monthly Payment:	
Principal and Interest	\$1,252.19
Tax and Other Amount	\$97.67
Mortgage Insurance	\$0.00
Optional Insurance Amount	\$0.00
Over/Shortage Amount	\$0.00
Hazard Insurance Amount	\$112.00
Total Payment Amount	\$1,461.86

Note: This form is submitted for the purpose of a corrective entry to the original payment change notice's reference to the secured creditor as Chase Home Mortgage. Chase Home Finance, LLC is the correct legal entity name. No other change to the originally-submitted notice is being noticed herein.

Melba Arredondo
Chase Home Finance, LLC.
10790 Rancho Bernardo Road
San Diego, CA 92127
Telephone: 888-332-3412
Fax:
Email Address:

Specific Contact Information:

Mayra Porras
Bankruptcy Supervisor
Phone: 858-605-5165
Fax: 614-388-9908

Date: August 17, 2010

By: /s/ Melba Arredondo
Assistant VP

185330-62b364e0-92e2-4a2c-8dc8-bbca729cc600

CERTIFICATE OF SERVICE

I hereby certify that on August 17, 2010, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre paid and via filing with the US Bankruptcy Court's CM ECF system.

Debtor's Attorney:

Deanna Dawson Tubandt
Deanna Tubandt, Attorney
126 Creekside Lane
Winchester, VA 22602

Trustee:

Herbert L Beskin(82)
PO Box 2103
Charlottesville, VA 22902

/s/ Bill Taylor

As Authorized Filing Agent for Filer

185330-290b04c5-67ba-4141-8bb4-1d07f10cdad2



Annual Escrow Account Disclosure Statement

Customer Care

Customer Care Phone: 1-800-848-9136
Hearing Impaired (TDD): 1-800-582-0542
www.chase.com/homefinance/customerservice

Loan Summary

Loan Number:
Principal Balance: \$250,437.76
Escrow Balance: \$198.84
Next Payment Due: 02/01/10

Statement Date

May 8, 2010

Property Address:

593 N Dr
Winchester, VA



14834 ESA Z 13210 C -
NOBERTO S CRAMARO
593 N DR
WINCHESTER VA 22603-3629

Prior Payment Breakdown

Principal and Interest \$1,252.19
Escrow \$193.92
Total Payment \$1,446.11

New Payment Breakdown Effective 08/01/10

Principal and Interest \$1,252.19
Escrow \$209.67
Total Payment \$1,461.86



YOUR ESCROW ACCOUNT HISTORY
Keep this statement for your records. This history compares the escrow activity that was projected for the past period with your actual escrow activity. Because taxes and insurance premiums were projections, the actual amounts paid may be different.

Comparing Projections to the Actual Payments							
Prior Year Projection					Actual Activity		
Description	Month	Payments to escrow account	Payments from escrow account	Escrow Balance	Payments to escrow account	Payments from escrow account	Escrow Balance
Beginning Balance		\$0.00	\$0.00	\$1,155.00	\$0.00	\$0.00	\$935.30
Payment	12/09	\$193.92	\$0.00	\$1,348.92	\$0.00*	\$0.00	\$935.30
Homeowner In	12/09	\$0.00	\$0.00	\$1,348.92	\$0.00*	\$1,344.00*	\$408.70-
Payment	01/10	\$193.92	\$0.00	\$1,542.84	\$0.00*	\$0.00	\$408.70-
Homeowner In	01/10	\$0.00	\$1,155.00	\$387.84	\$0.00*	\$0.00*	\$408.70-
Payment	02/10	\$193.92	\$0.00	\$581.76	\$219.70*	\$0.00	\$189.00-
Payment	03/10	\$193.92	\$0.00	\$775.68	\$193.92	\$0.00	\$4.92
Payment	04/10	\$193.92	\$0.00	\$969.60	\$193.92	\$0.00	\$198.84
Payment	05/10	\$193.92	\$0.00	\$1,163.52	\$775.68*	\$0.00	\$974.52
County Tax	05/10	\$0.00	\$585.99	\$577.53	\$0.00*	\$585.99	\$388.53
Payment	06/10	\$193.92	\$0.00	\$771.45	\$193.92	\$0.00	\$582.45
Payment	07/10	\$193.92	\$0.00	\$965.37	\$193.92	\$0.00	\$776.37
Payment	08/10	\$193.92	\$0.00	\$1,159.29	\$0.00*	\$0.00	\$776.37
Payment	09/10	\$193.92	\$0.00	\$1,353.21	\$0.00*	\$0.00	\$776.37
Payment	10/10	\$193.92	\$0.00	\$1,547.13	\$0.00*	\$0.00	\$776.37
Payment	11/10	\$193.92	\$0.00	\$1,741.05	\$0.00*	\$0.00	\$776.37
County Tax	11/10	\$0.00	\$585.99	\$1,155.06	\$0.00*	\$0.00*	\$776.37
Total		\$2,327.04	\$2,326.98		\$1,771.06	\$1,929.99	

* Either the date or the amount differs from the previous projection.

Your previous Escrow Account Disclosure Statement projected payments to your escrow account would be \$193.92 monthly, totaling \$2,327.04. Under federal law, your lowest monthly balance should not go below \$387.84.

Escrow Surplus Information

At this time, your Escrow Analysis account had a surplus in the amount of \$104.40.

Your Escrow Surplus check of \$104.40 will be mailed on June 2, 2010. Please allow ten days after June 2, 2010 for receipt. If your account is past due, the escrow surplus of \$104.40 will be retained in your escrow account.

GENERAL ESCROW INFORMATION

Instead of making multiple payments for insurance and taxes during the year, escrow enables you to put money aside monthly and let Chase handle the payments.

Description	Due Date	New Year Projections	Monthly Required Escrow	Description	Due Date	New Year Projections	Monthly Required Escrow
County Tax	11/10	\$1,171.98	\$97.66	Hazard Ins	01/11	\$1,344.00	\$112.00
Totals						\$2,515.98	\$209.67

REQUIRED RESERVE

Section 10 of the Real Estate Settlement Procedures Act (RESPA) authorizes lenders to collect and maintain up to one-sixth of your total disbursements in your escrow account at all times. The required reserve is used to cover increased tax and insurance disbursements. We do not cushion for mortgage insurance or optional products.	Total Monthly Required Escrow	\$209.67
	Total Required Reserve	\$0.00

PROJECTIONS FOR COMING YEAR

This is an estimate of activity projected for your escrow account during the coming year. The **Target Balance** is the beginning balance necessary to bring your escrow account at its lowest point during the next 12 months to zero plus the allowed required reserve.

**Indicates the Lowest Projected Balance in your account during the next 12 months. Some escrow accounts may be billed for periods longer than one year. The account balance may not reach its Lowest Projected Balance this year because one of the escrow items may be on a three-year cycle.

Description	Month	Projected Payments to escrow	Projected Payments from escrow	Month-end escrow balance	Description	Month	Projected Payments to escrow	Projected Payments from escrow	Month-end escrow balance
Target Balance		\$0.00	\$0.00	\$671.97	Homeowner In	01/11	\$0.00	\$1,344.00	\$0.00**
Payment	08/10	\$209.67	\$0.00	\$881.64	Payment	02/11	\$209.67	\$0.00	\$209.67
Payment	09/10	\$209.67	\$0.00	\$1,091.31	Payment	03/11	\$209.67	\$0.00	\$419.34
Payment	10/10	\$209.67	\$0.00	\$1,300.98	Payment	04/11	\$209.67	\$0.00	\$629.01
Payment	11/10	\$209.67	\$0.00	\$1,510.65	Payment	05/11	\$209.67	\$0.00	\$838.68
County Tax	11/10	\$0.00	\$585.99	\$924.66	County Tax	05/11	\$0.00	\$585.99	\$252.69
Payment	12/10	\$209.67	\$0.00	\$1,134.33	Payment	06/11	\$209.67	\$0.00	\$462.36
Payment	01/11	\$209.67	\$0.00	\$1,344.00	Payment	07/11	\$209.67	\$0.00	\$672.03
Total							\$2,516.04	\$2,515.98	

COMPUTATION OF YOUR ESCROW ACCOUNT

Escrow Surplus: Your Anticipated Escrow Balance is \$776.37. Your Target Balance according to this analysis is \$671.97. The Anticipated Escrow Balance is greater than the Target Balance. For that reason your account has a surplus in the amount of \$104.40.

Anticipated Escrow Balance	\$776.37	Anticipated Escrow Balance is calculated by taking your actual escrow balance of \$198.84 as of May 8, 2010. The balance is then calculated by adding all payments and subtracting all disbursements scheduled for your escrow account until the effective date of the new payment, August 1, 2010.
Minus the Target Balance	\$671.97	
Escrow Surplus	\$104.40	

This statement is not a request for payment. It is for informational purposes only.
Your new monthly mortgage payment for the coming year will be \$1,461.86 of which \$1,252.19 will be for principal and interest and \$209.67 will go into your escrow account. The terms of your loan may result in changes to the monthly principal and interest payments during the year.